

Record Ads Get Results

If it's anything in the line of printing
we can do it well.

Always at Your Service

Proud's Dept. Store

DRY GOODS AND SHOES

We have it for Less

Alma State Savings Bank

Safety Boxes for Rent

4 Per Cent Interest on Time Deposits
Every Courtesy Extended

ALMA, MICHIGAN

Do it Electrically

CORYELL ELECTRIC COMPANY

FIXTURES

APPLIANCES

WIRING

PHONE 131

320 WOODWORTH ST.

ALMA, MICH.

CUSHING & BENEDICT

"Where You Do the Best"

The Store that Sells the Best Rubber Footwear
Ball Band Rubbers—More Days' Wear

ALMA, MICHIGAN

EDITORIAL

IMAGINARY SAVINGS

IT IS THE IMAGINARY SAVINGS THAT PEOPLE MAKE ON PURCHASES THAT CAUSE THEM TO BE POOR OF PURSE.

It is also the same glittering inducement that causes some of our otherwise loyal Alma citizens to go trailing off to outside places to spend their money for purchases THAT COULD BE MADE JUST AS ADVANTAGEOUSLY HERE AT HOME.

We think we understand the fascination offered by supposedly greener fields of other merchandising centers. In fact it is the same magnet that invites a person to explore the pages of a Mail Order catalogue and charms them into sending their money away to A BUSINESS FIRM HUNDREDS OF MILES DISTANT.

IT IS THE MAGNET OF IMAGINATION. An imagination that there is a selection and a quality and a price that cannot be obtained at home. And this idea is a mistaken one.

PROSPERITY IS NOT COMING TO THE COMMUNITY THAT HAS LOST FAITH IN ITS BUSINESS INTERESTS. Sending or spending money away from Alma isn't doing Alma any good and profits accordingly the community in which it is spent.

And while we are speaking of PROSPERITY let us all put our shoulders to the wheel and make Good Times always possible by indulging in normal business transactions; buying what we need when we need it; discrediting commercial pessimism and, as far as possible, SPENDING OUR DOLLARS WITHIN OURSELVES.

This is real civic boosting; real co-operative community effort and real profit for all our citizens—RESULTS THAT DO NOT REQUIRE THE IMAGINATION TO SEE AND APPRECIATE.

It is up to we Alma people to bring success to our city. The path is plainly marked and the guiding sign reads: "TRADE AT HOME."

They're in Alma

Footwear, clothes, groceries, dry goods, auto supplies, jewelry, hardware, fuel, lumber and Advertising Space (a real weapon in the battle with outside competition). Trade at Home.

The Record Press
Quality Printing



AUTHORIZED SALES AND SERVICE

NILES MOTOR COMPANY

Alma Electric & Battery Company

Electrical Contractors and Dealers

Automotive Electrical Repairing

ALMA, MICHIGAN

UNDERTAKING

Furniture
Rugs
Carpets
Linoleums
Sewing Machines

GRANDELL & SCOTT
The Big Furniture Store

Alma, Michigan

Go-Carts
Bags
Trunks
Drapes
Lace
Curtains

Winslow Bros. Drug Store

Books, Sodas, School Supplies

Opposite Strand Theatre

ALMA, MICHIGAN

THE SAWKINS PIANO CO.

"THE VICTROLA STORE"

ALMA, MICHIGAN

REPORT OF THE CONDITION OF The First State Bank

AT ALMA, MICHIGAN

at the request of the Board of Directors, as called for by
the Commission of the Banking Department.

RESOURCES

LOANS AND DISCOUNTS, viz:
Commercial
a Secured by collateral 299,145.84
b Unsecured 29,751.21
c Notes on hand 7,000.00
Totals 335,897.05

a Secured by collateral 33,800.00
b Unsecured 23,700.00
Totals 57,500.00

BONDS, MORTGAGES AND SECURITIES, viz:
a Real Estate Mortgages 419,567.92
Totals 419,567.92

RESERVES, viz:
Commercial
Due from Banks in Reserve 90,286.80
Exchanges for clearing house 2,533.87
Total cash on hand 29,070.46
Totals 121,891.13

U. S. Bonds and Cert. of Ind. 241,691.22
Carried as legal reserve in Savings Dept. only 119,200.00
Totals 360,891.22

COMBINED ACCOUNTS, viz:
Overdrafts 603.25
Banking House 25,000.00
Furniture and Fixtures 7,000.00
Due from other Banks and Bankers 2,395.07
Customers Bonds Deposited with Bank for Safekeeping 12,550.00
Outside checks and other cash items 501.13
Totals 44,541.32

LIABILITIES
Capital Stock paid in 100,000.00
Surplus Fund 100,000.00
Undivided Profits, net 12,539.32
Reserves for Taxes, Interest, Bonds, Depreciation, etc. 10,854.17

COMMERCIAL DEPOSITS, viz:
Current Deposits subject to check 241,212.00
Demand Certificates of Deposit 21,500.00
Certified Checks 1,171.00
Totals 263,883.00

SAVINGS DEPOSITS, viz:
Book Accounts—Subject to Savings By-Laws 312,391.45
Certificates of Deposit—Subject to Savings By-Laws 340,251.15
Totals 652,642.60

Customers Bonds Deposited with Bank for Safekeeping 12,550.00
Totals 665,192.60

STATE OF MICHIGAN, County of Washtenaw, ss.
I, Carl H. Washburn, cashier of the above named bank, do solemnly swear, that the above statement is true to the best of my knowledge and belief and correctly represents the true state of the several matters therein contained, as shown by the books of the bank.

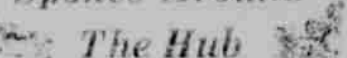
CARL H. WASHBURN, Cashier.

Subscribed and sworn to before me this 4th day of January, 1922.
Wm. McFarland, Notary Public
My commission expires Nov. 23, 1923.

Correct attests:

L. A. SHARP
CHAS. D. WARD
J. M. MONTGOMERY
Directors.

Spokes Around



Midland Gets Company—Following the efforts of Lawrence W. "Bud" Lee and Leo Nohl of Midland, and through the assistance of Representative C. G. Chastel, who personally visited Colonel Bessie, Adjutant General of the State of Michigan, it was announced this week that a motor-cycle company of the National Guard is now assured for Midland. The outfit will be attached to headquarters company of the 32nd division. Thirty-eight men will make up the company. They will be supplied with 32 motorcycles and sidecars, two 3-ton trucks, 38 automatic pistols besides the regular equipment such as uniforms, kitchen outfit, etc.

Heroes Body Returned—The funeral of Samuel Dagg, conducted by the Mt. Pleasant post of the American Legion was held in Mt. Pleasant. Samuel was formerly a pupil at the Mt. Pleasant Indian School. He was the son of Samuel and Julia Dagg and was born in April, 1895. He enlisted in the regular army in April, 1917, and went overseas with the first American contingent. He was wounded at Argonne Forest about September 28, 1918, and died at Base Hospital No. 7 on October 4, 1918.

Lets Contract For Hotel—An expensive hotel in a small city, even though that city be as live and progressive as Alma, cannot be considered as a highly profitable commercial investment. The new Doherty Hotel contract has just been let and is to cost \$100,000. Its massive structure and fine appointments will be in harmony with its builder's vision of the future of that city and at the same time a fitting testimonial of the same public-spirited enterprise that has characterized the efforts of A. J. Doherty in behalf of the city of Alma since its pioneer days. This structure will embrace four floors besides a mezzanine floor patterned in style after the finest large city hotels. The Clara Public Library will occupy a spacious room specially provided for the purpose on the north side of the McEwan street front. Next to this comes a coffee shop. Then a spacious lobby with a large dining room back of it. Space for four stores is provided on Fifth street. Sixty guest rooms are provided each with either tub or shower bath. The entire interior will be finished in finest birch mahogany.

TOWNSHIP TAX COLLECTIONS.
I will collect taxes for Pine River township at the following places, from December 6 until January 10: Alma, every Thursday, State Savings Bank; St. Louis every Saturday, Commercial Savings Bank; Forest Hill every Tuesday, Forest Hill town hall. 25-6w A. M. Buck, Taxp. Treas.

SUMNER

W. Price transacted business in Riverdale Monday.

Mrs. H. Gure and daughter Miss Vida were Itasca business callers recently.

Clifford Goe was in Itasca on business Tuesday.

George Goe was in Riverdale on business Tuesday.

Earl Manley has rented Mrs. Berry's residence and is moving his family into the house this week. He comes here from Vestaburg.

Oliver Duffield was a business caller in Saginaw Tuesday.

James Lang of Carson City was here on business Wednesday.

Miss Arvid and friend Robert Robinson of Coral, who have been visiting with the former's grandparents, have returned home.

Jay West is very ill at this writing.

Will Seaman and family, Mrs. Payne and daughter, Mrs. Lawrence Conklin and baby were St. Louis callers Friday.

Joe Cooley was a Riverdale and Elwell business caller on Friday.

Adria Cleverdon came from Big Rapids Friday to spend New Years with his parents.

Guy McGurn of Detroit was a guest of his parents and other relatives here last week.

Will Jones of Flint is visiting with his sister Mrs. A. Smith and husband.

William Phillips and wife were New Years guests or relatives in Perrinton.

Dr. F. J. Graham of Alma was a caller here Sunday.

Ellis Ayers and family were New Years guests of his parents, Mr. and Mrs. D. J. Ayers.

Mr. and Mrs. F. J. Tucker of Alma spent Sunday with his father, who is ill.

Miss Vida Church was a Middleton visitor the first of the week.

Byron Summers, returned Sunday from Lansing where he has been employed in a sugar factory.

Mrs. Charles E. Booth and son Bert and Clinton Fowler of Alma were callers here Wednesday.

Ray Allen of Wheeler was a Tuesday business caller here.

Mrs. Nickerson and daughter Mrs. Smith and baby were guests of Mrs. Graham of Ionia last week.

John Slater and wife of near Elm Hall visited at the home of Mr. and Mrs. L. F. Tucker Friday.

Mrs. Daugherty is entertaining her brother M. H. King and daughter from Minnesota.

Mr. Pense went to Cedar Springs last Monday to visit for a time with his children.

It Is The Live Wire

for stomach and heart trouble. Dr. Burnham's San Yak gives you the pep in restoring health from rheumatism. You could scarcely move kidney or bladder trouble under the 90 mark by occasionally a dose. Try it to limber up the stiff joints and muscles.

This is a sample of thousands of testimonials from doctors and other people.

"BEATS FIVE DOCTORS"

writes J. L. Morgan, Elmore, Ohio, "April 29, 1918, I was taken very sick. Had four doctors at different times. They didn't know what ailed me. Finally I went to a Kidney Specialist. He examined the urine and pronounced it a bad case of Bright's Disease of the kidneys, as my urine was half albumen. I asked him if he could cure me. He said, 'No; no man could cure me,' but gave me some medicine; but the medicine did me no good. From that time on I got worse. Then I saw a testimonial in the Toledo Blade, where San Yak had cured Bright's Disease. Then I bought two bottles of San Yak, took the medicine as directed. Before I had taken the second bottle I saw an improvement. Then I bought a dozen bottles. I was sure the medicine was just what I wanted. I took one dozen bottles in all; and today I am a well man. As to my urine, it is perfect. I don't think there is a better medicine in the world today than San Yak; and you are welcome to the use of this letter."

McBride, Mich., July 7, 1919. Burnham Medical Co. San-Yak will do all you claim—it is a fine medicine for anemia of the blood and has cured cases of rheumatism of long standing. When one doctors the kidneys he is renewing the whole body. One can always depend on San-Yak.

Yours respectfully,
(Signed) L. P. Bailey, M. D.

Mr. F. E. Hildebrand, 889 Cottage avenue, Wabash, Ind.

"The doctors said I had Bright's Disease, and high blood pressure of 180. I was sick and dizzy, stiff and clumsy in my muscles. I was so weak I could scarcely walk. My daughter heard of San-Yak, and sent me a bottle nine years ago and before the first bottle was gone I was feeling fine. San-Yak has cured me and for the benefit of others you are welcome to the use of this letter."

Sold by Chas. R. Murphy—advertisement—20-261-cow

Customers' Bonds For Safe Keeping Bond Savings Department

Rules and Regulations

- (1) Government, state, municipal, and corporation or other coupon bonds or certificates of any denomination will ordinarily be accepted in this bond savings department for safekeeping.
- (2) All bonds so deposited will be entered upon the bond savings department books or safekeeping records of this bank and also in a pass book to be given the depositor.
- (3) Such bonds may be exchanged into bonds of different denominations of the same issue at the convenience of the bank, and on withdrawal the bank may deliver coupon bonds of the same issue, of equal par value, in lieu of the identical bonds deposited.
- (4) Depositors shall be required on opening an account in this department to sign a signature card, and shall thereby be held as agreeing and assenting to these rules and regulations, and to any alterations or amendments that may be made hereafter by this bank.
- (5) This bond savings account is not transferable and will not be subject to check, or to payment except in bonds of the same issue as those deposited.
- (6) The principal as it matures and the interest coupons as they become due will be entered for collection by this bank, and when remittance therefor is received, the amount less the expense of collecting will be credited to a separate account and held on deposit, subject to the order of the depositor.
- (7) Bonds or the coupons thereon may be withdrawn by the depositor by signing a receipt or written order, but in either case the book must be presented that withdrawal or payment may be duly entered therein, and upon final payment the book must be surrendered to the bank.
- (8) Depositors may be required to give sixty days' notice before withdrawing their bonds, but as a general rule, they will be permitted to withdraw them at their pleasure.
- (9) All deposits of bonds or other securities made by minors in their own names will be fully under their control and payable as provided herein to them or their order, without regard to parents or guardians.
- (10) As the officers of the bank may be unable to identify every depositor, the bank will not be responsible for loss sustained where a depositor has not given written notice in person or by registered mail of the loss of his or her book, if such account be paid or the securities withdrawn in whole or in part on presentation of the pass book.
- (11) The officers of this bank may refuse to receive any securities offered in this department and may return any securities previously deposited whenever they may deem it expedient.

First State Bank

ALMA, MICHIGAN